

# Personal Accident Insurance



## Insurance Product Information Document

Company: American International Group UK Limited

Product: Personal Accident Insurance

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109)

You can find complete information on the policy in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

### What is this type of insurance?

This policy provides a range of benefits for certain bodily injuries resulting from an accident. An accident is a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place whilst the policy is in force.



#### What is insured?

- ✓ Accidental death.
- ✓ Quadriplegia (paralysis of both upper and lower limbs).
- ✓ Paraplegia (paralysis of lower limbs, bladder and rectum).
- ✓ Permanent total disablement (for an employee, the inability to continue in their usual occupation with the group policyholder. For any other insured person, the inability to do paid work of any kind whatsoever and which in all probability will continue for the rest of their life).
- ✓ Non-specified injuries causing permanent disability.
- ✓ Loss or loss of use of both hands and both feet.
- ✓ Loss or loss of use of four fingers and thumb of either hand.
- ✓ Loss or loss of use of four fingers of either hand.
- ✓ Loss of sight.
- ✓ Loss of hearing.
- ✓ Loss or loss of use of a thumb, finger or toe.
- ✓ Specified fractures.
- ✓ Specified burns.
- ✓ Hospitalisation.
- ✓ First time dislocation.
- ✓ Dental injury.
- ✓ Coma.
- ✓ Rehabilitation expenses.
- ✓ Medical expenses.
- ✓ Funeral expenses.
- ✓ Optical injury.
- ✓ Trauma counselling expenses.
- ✓ Childcare expenses.
- ✓ Physiotherapy.



#### What is not insured?

- ✗ War, whether declared or not.
- ✗ Intentional self-inflicted injury, suicide or attempted suicide.
- ✗ Participation in any airborne activities, unless as a fare-paying passenger on a commercial flight.
- ✗ A gradually operating cause, post-traumatic stress disorder or other anxiety disorder, any mental disorder or any disease of the nervous system.
- ✗ Any fracture where osteoporosis (a disease causing thinning of the bone) had been diagnosed and made known to you before you suffered bodily injury.



#### Are there any restrictions on cover?

- ! Maximum amounts are payable for different bodily injuries as contained in the policy.
- ! Depending on the coverage chosen, you can be covered up to the age of 75 and your partner or spouse can be covered up to the age of 70. Children can be covered while aged under 21, or under 25, if in full-time education.
- ! If your accident results in more than one benefit being due for a permanent disability we will pay up to the limitations as specified in your policy document.
- ! Only losses that occur within 2 years of your accident are covered.
- ! The benefits payable for children will be reduced as specified in your policy document.
- ! If you live outside the United Kingdom for more than 180 consecutive days, cover will be cancelled from the 181st day.
- ! We will only pay the amount equivalent to the number of units purchased up to the total sum insured per accident.
- ! The benefit for permanent total disablement does not apply if an insured person is aged 65 or over at the date of the accident.



### Where am I covered?

- ✓ You are covered worldwide provided you do not reside outside the United Kingdom for more than 180 consecutive days.



### What are my obligations?

- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully.
- You need to inform us when your children reach the upper age specified in your policy document.
- You must notify us of any claims as soon as is reasonably practical after the event.
- If you make a claim, you must provide documents and other evidence we need to deal with your claim, and comply with the claims procedure as set out in the policy.
- You need to inform us if you reside outside the United Kingdom for more than 180 consecutive days, so that we can cancel your policy.



### When and how do I pay?

- The premium is paid monthly according to the cover chosen by you through the flexible benefits process.



### When does the cover start and end?

- The cover starts from the date you were included in the insurance arrangement and remains in force until the end of the period of insurance.
- Cover will end on one of the following dates:
  - If we or you cancel the policy, or you withdraw
  - You stop paying your premiums or stop being employed by the group policyholder
  - You reside outside of the United Kingdom for more than 180 consecutive days
  - You reach your 75th birthday, or 21st birthday (or 25th birthday if in full-time education) in the case of a child



### How do I cancel the contract?

You are unable to cancel this policy, but you do have the right not to be included. If you wish not to be included in this policy, please contact the group policyholder.

Only the group policyholder can cancel this policy by giving 30 days' notice in writing to us at our head office: American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB. It is the responsibility of the group policyholder to notify insured persons that the policy has been cancelled.